

# COMMERCE GENERAL ARCHITECTURE

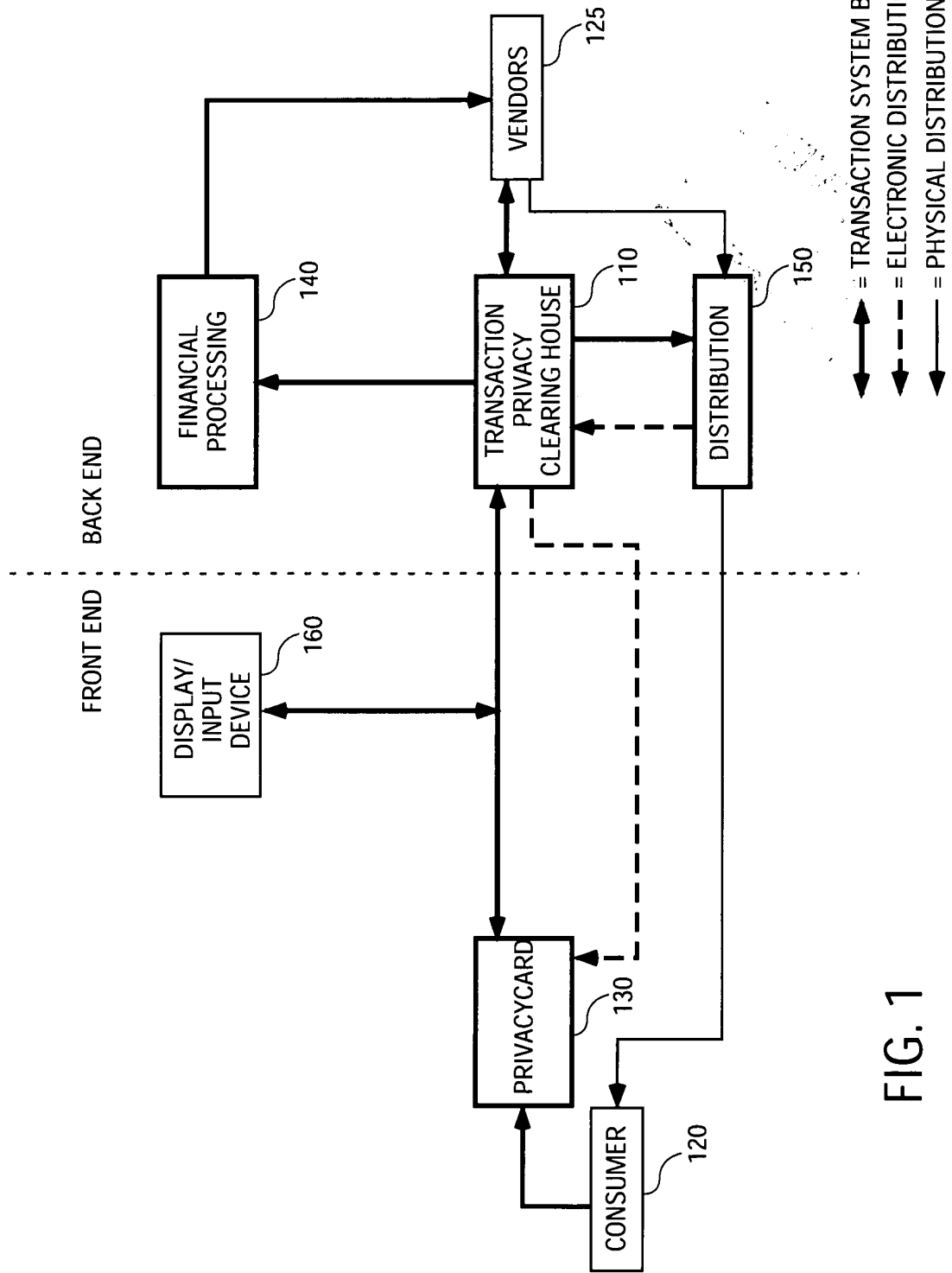


FIG. 1

# COMMERCE GENERAL ARCHITECTURE - POS TERMINAL:

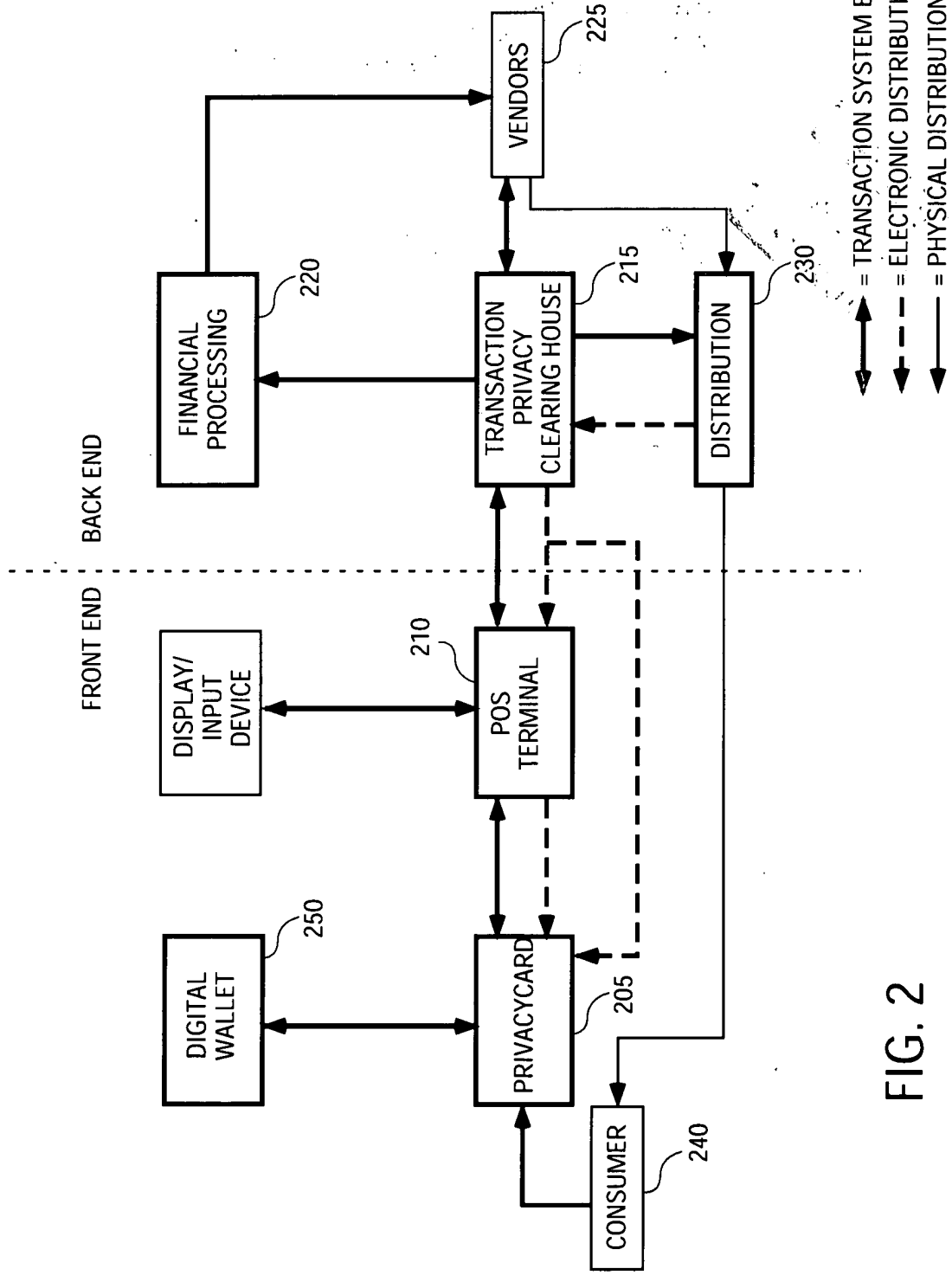


FIG. 2

# COMMERCE IN-HOME ENVIRONMENT

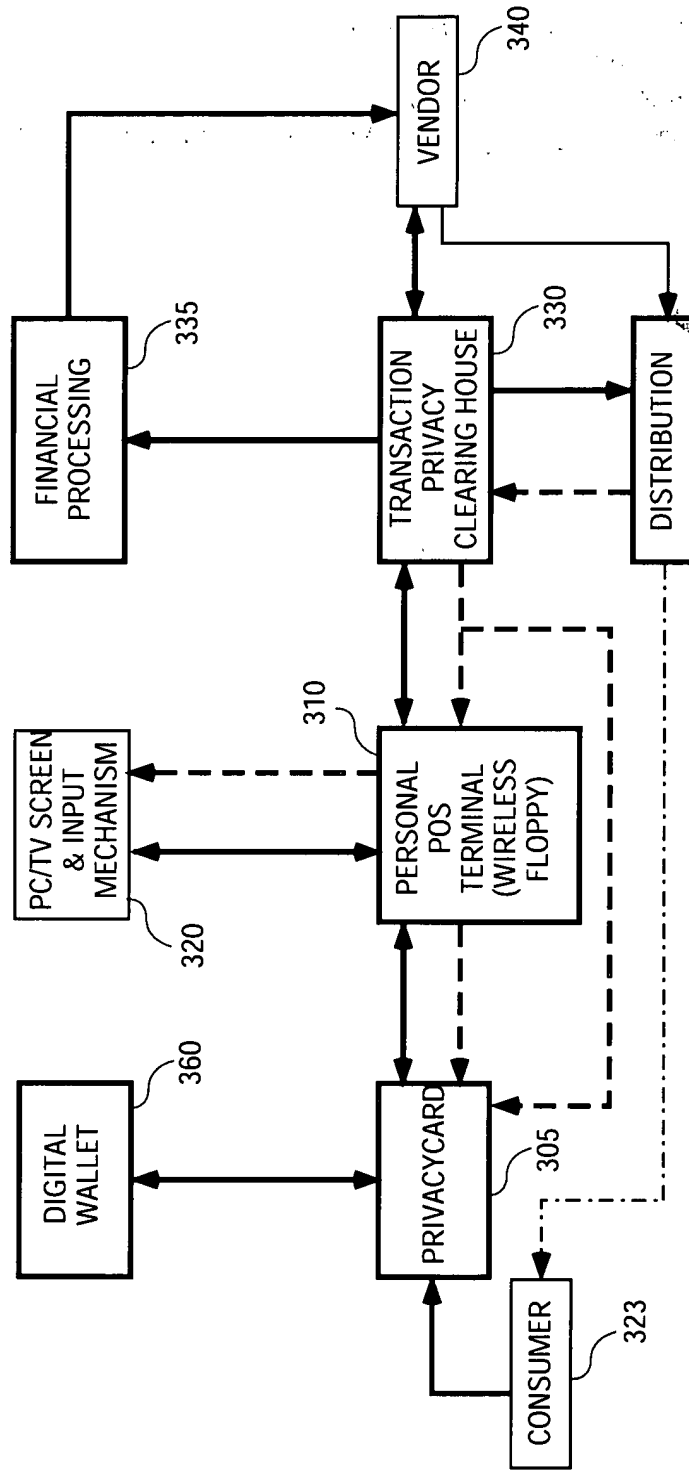
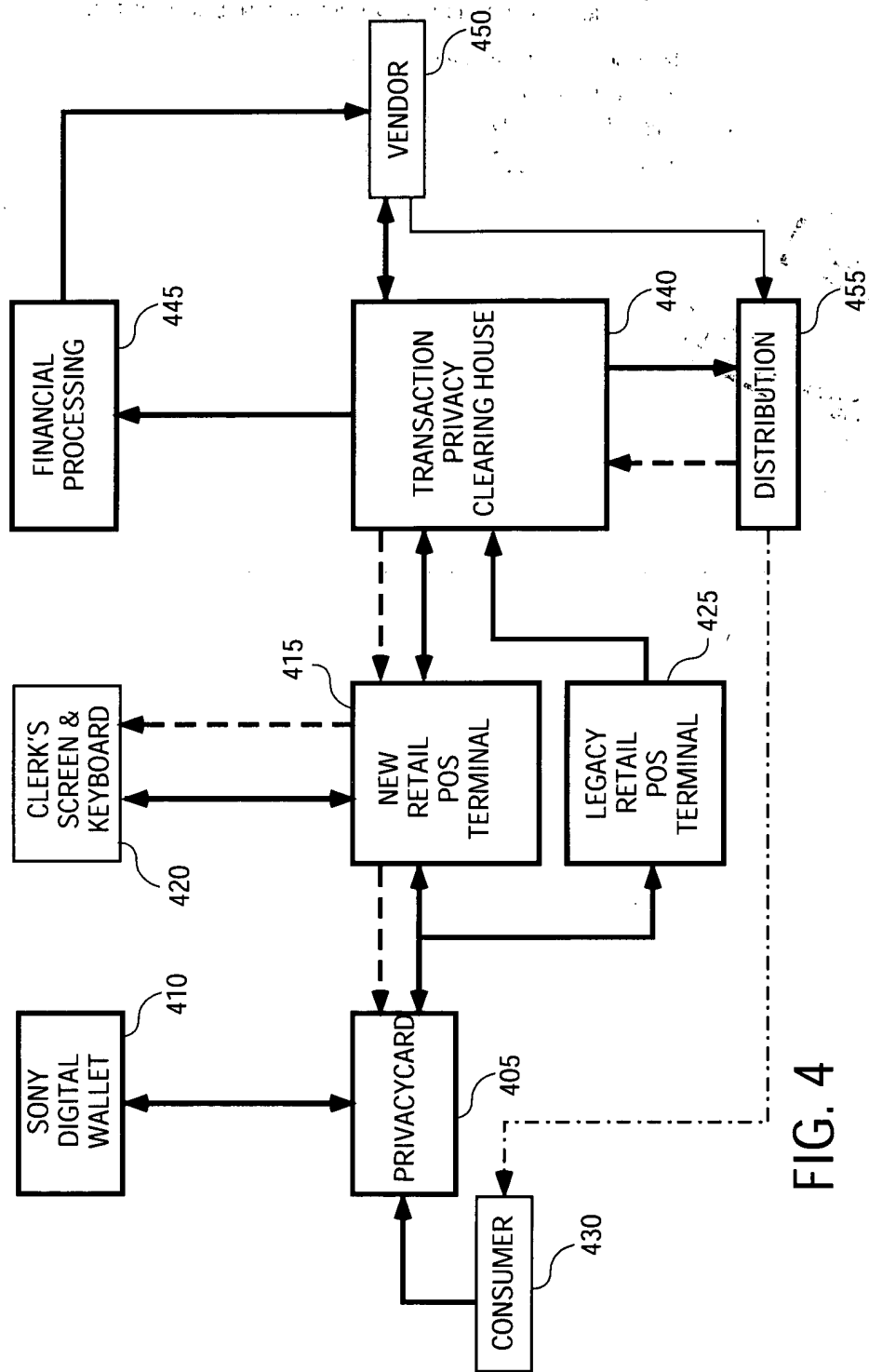
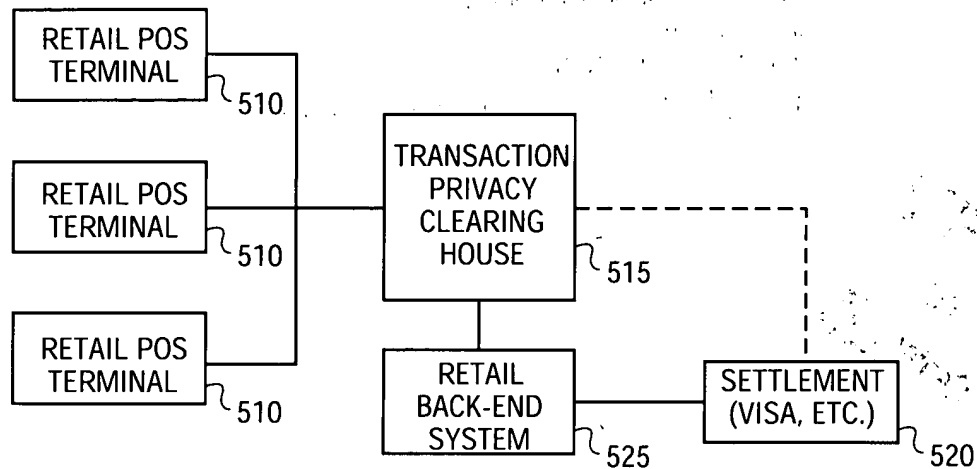


FIG. 3

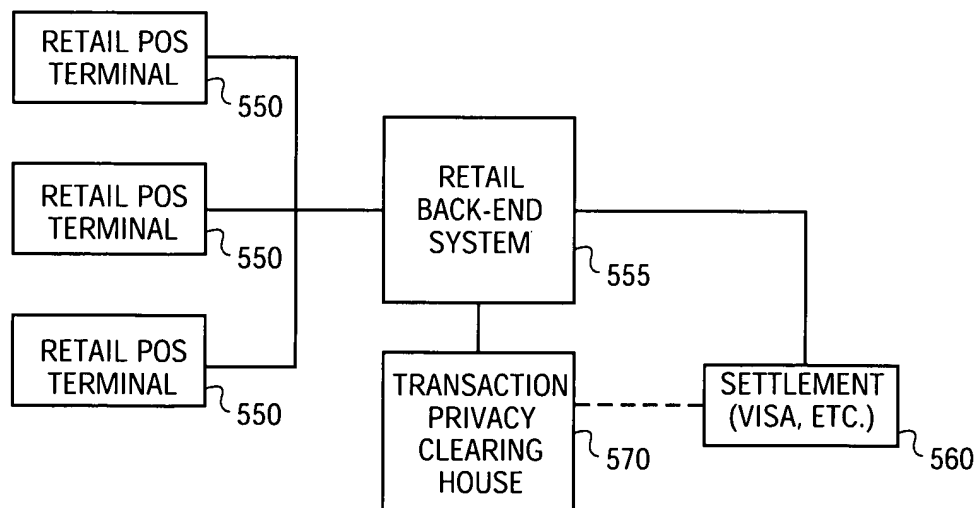
# IN-STORE RETAIL ENVIRONMENT





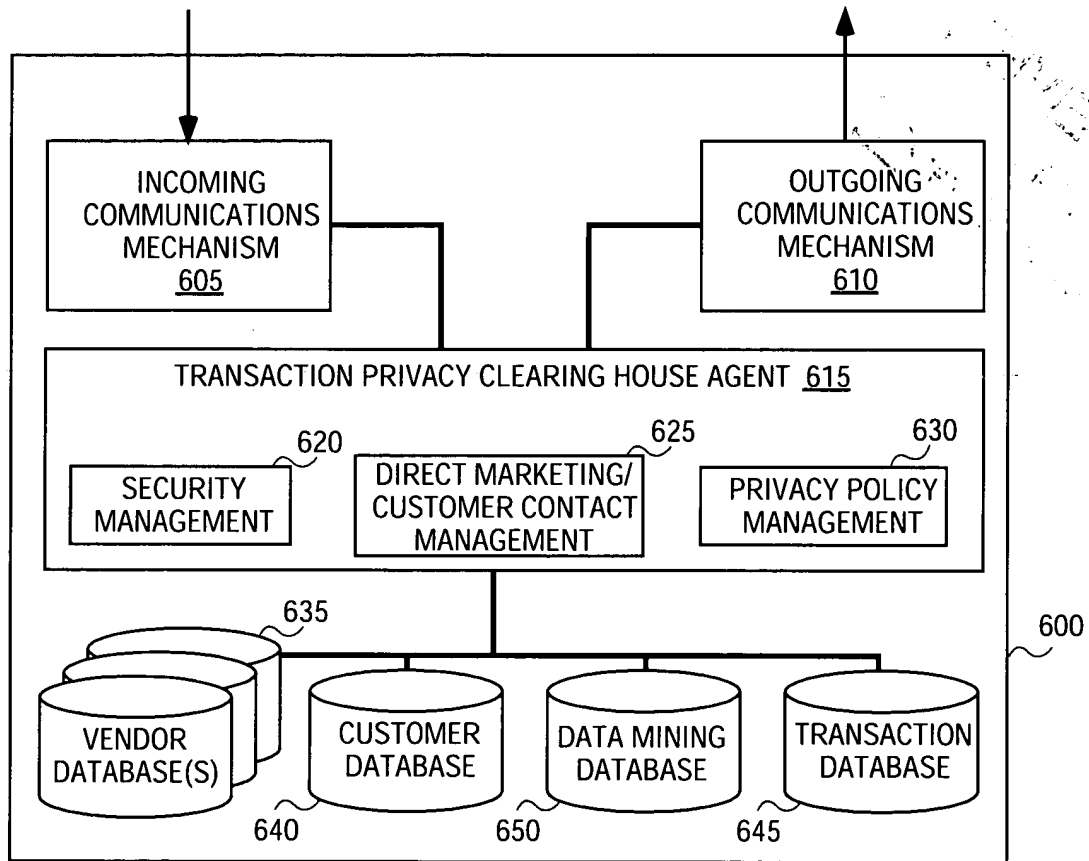
A RETAIL SYSTEM MODIFIED TO  
SUPPORT THE INTERACTION OF LEGACY POS TERMINAL WITH  
THE DIGITAL WALLET SYSTEM

FIG. 5A



AN ALTERNATIVE EMBODIMENT OF THE RETAIL SYSTEM  
MODIFIED TO SUPPORT THE INTERACTION OF LEGACY POS  
TERMINALS WITH THE DIGITAL WALLET SYSTEM

FIG. 5B



TRANSACTION PRIVACY CLEARING HOUSE: MAJOR COMPONENTS

FIG. 6

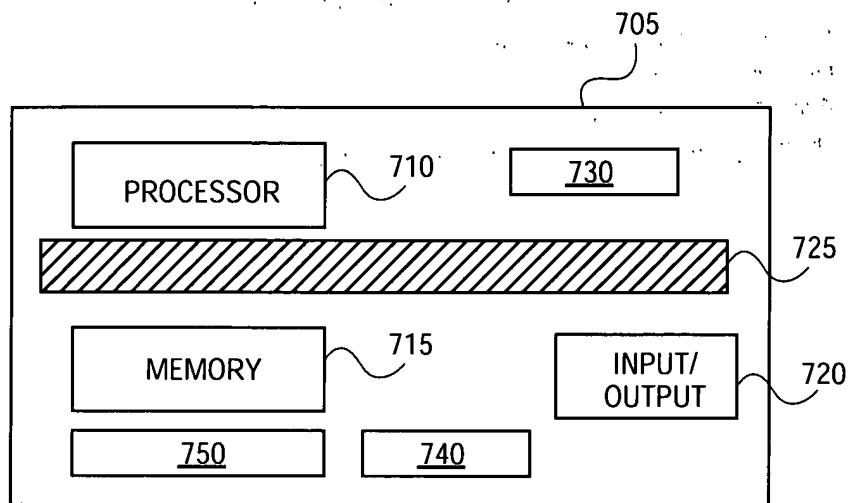


FIG. 7A

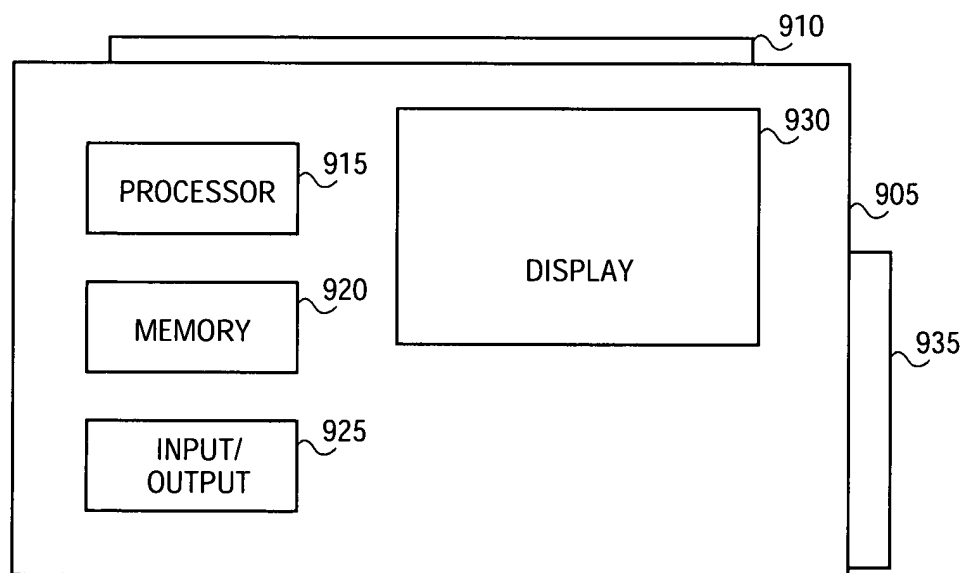


FIG. 9A

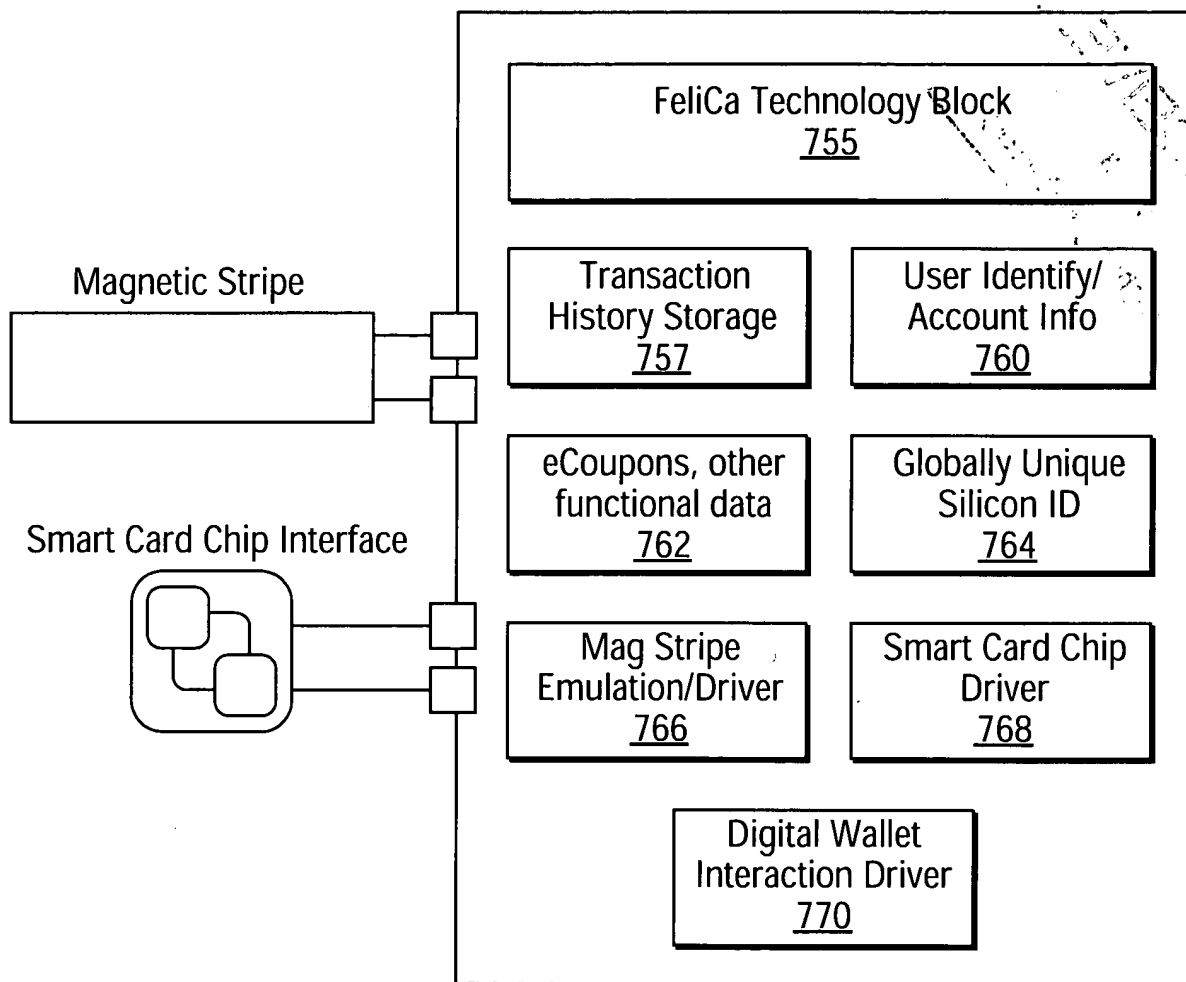


FIG. 7B



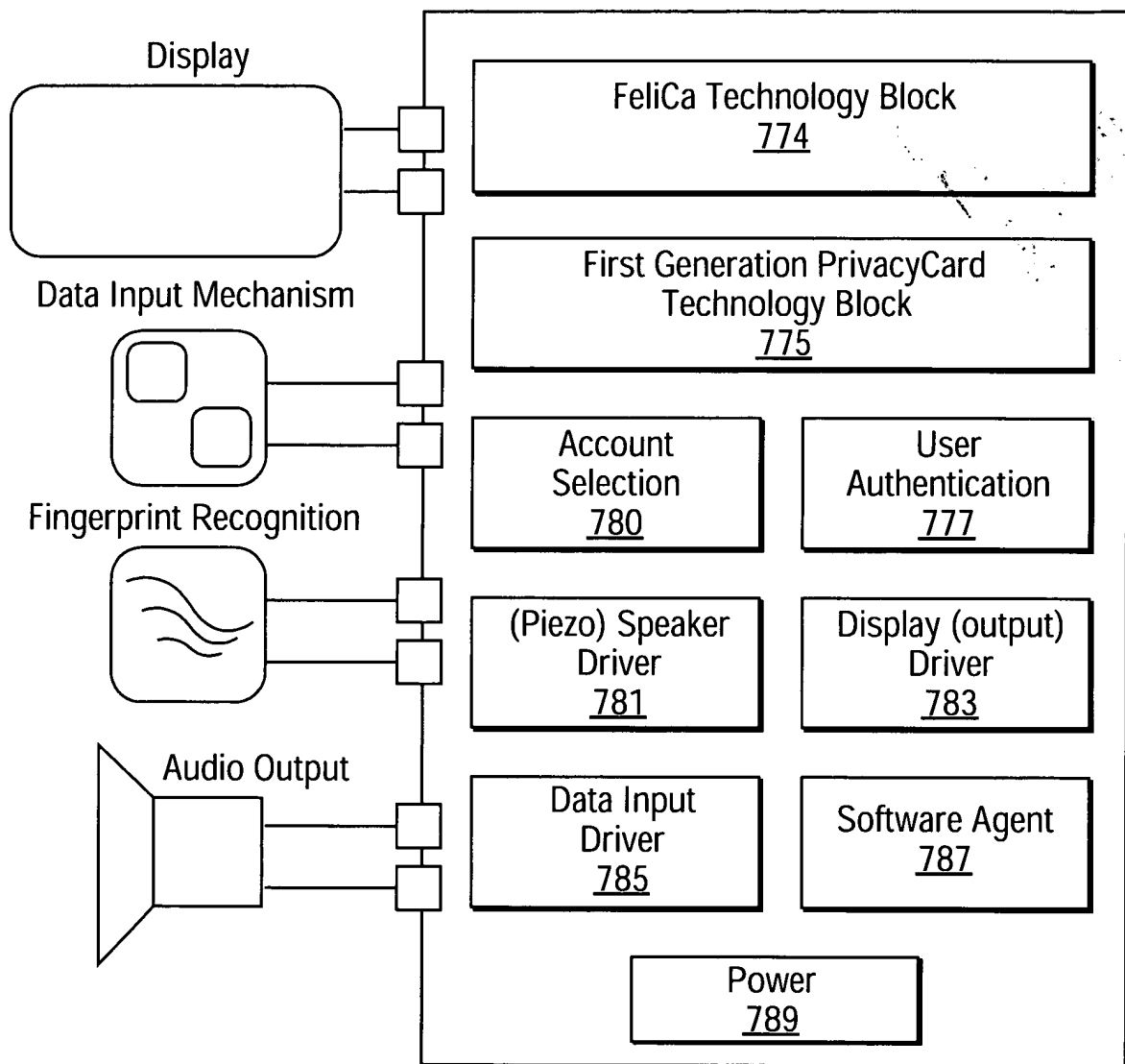
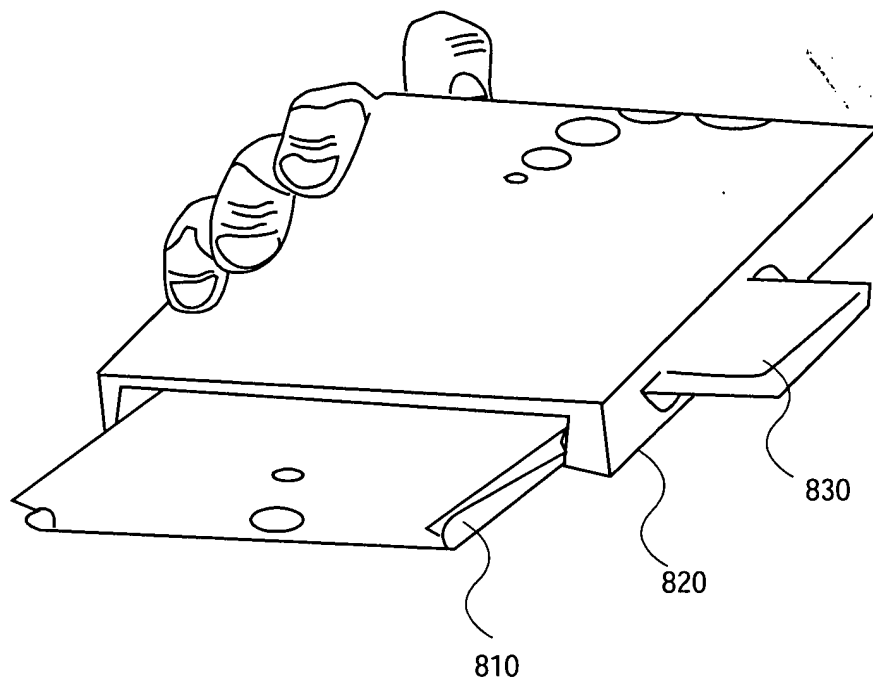


FIG. 7C



DIGITAL WALLET AND PRIVACY CARD

FIG. 8

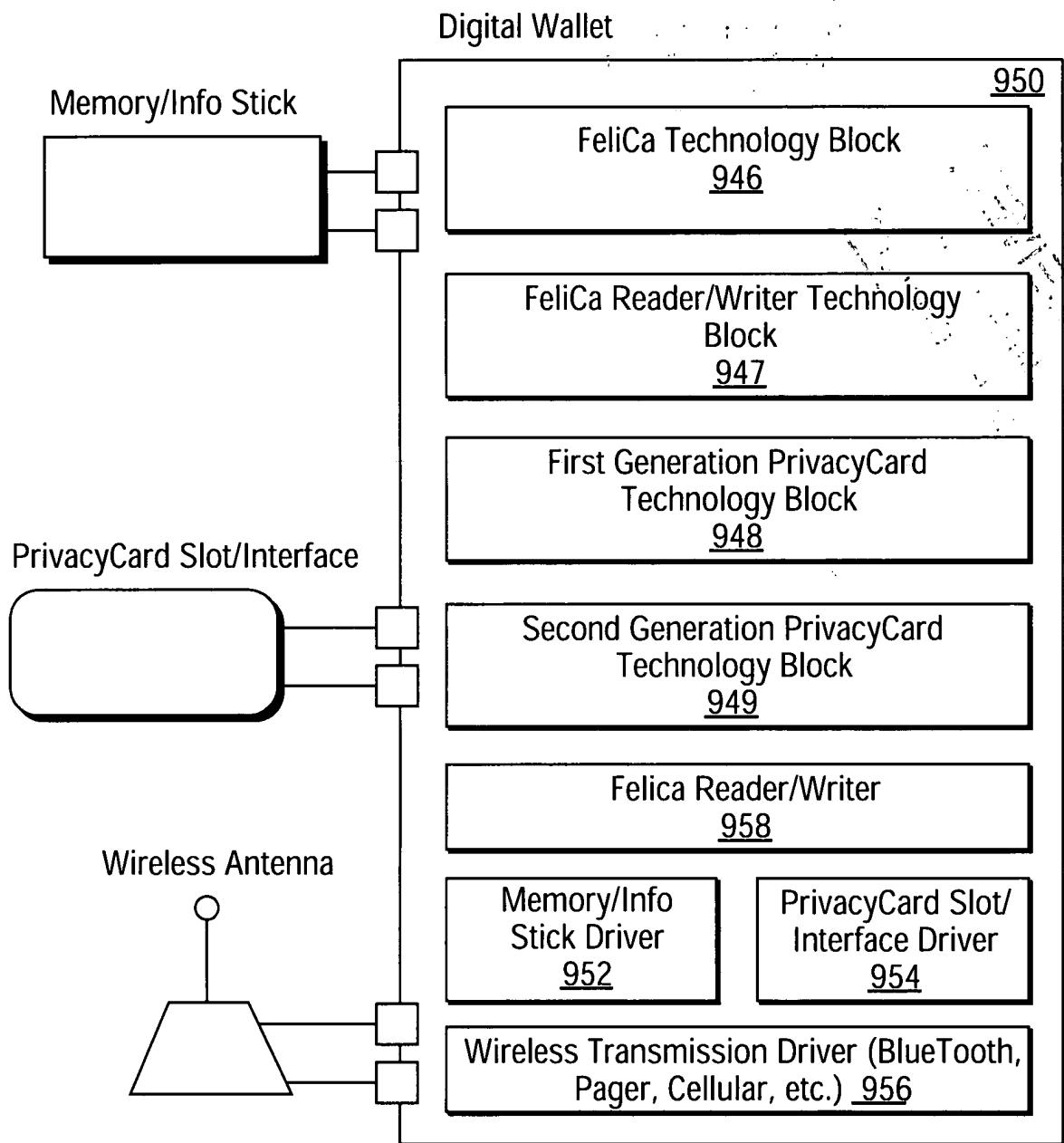
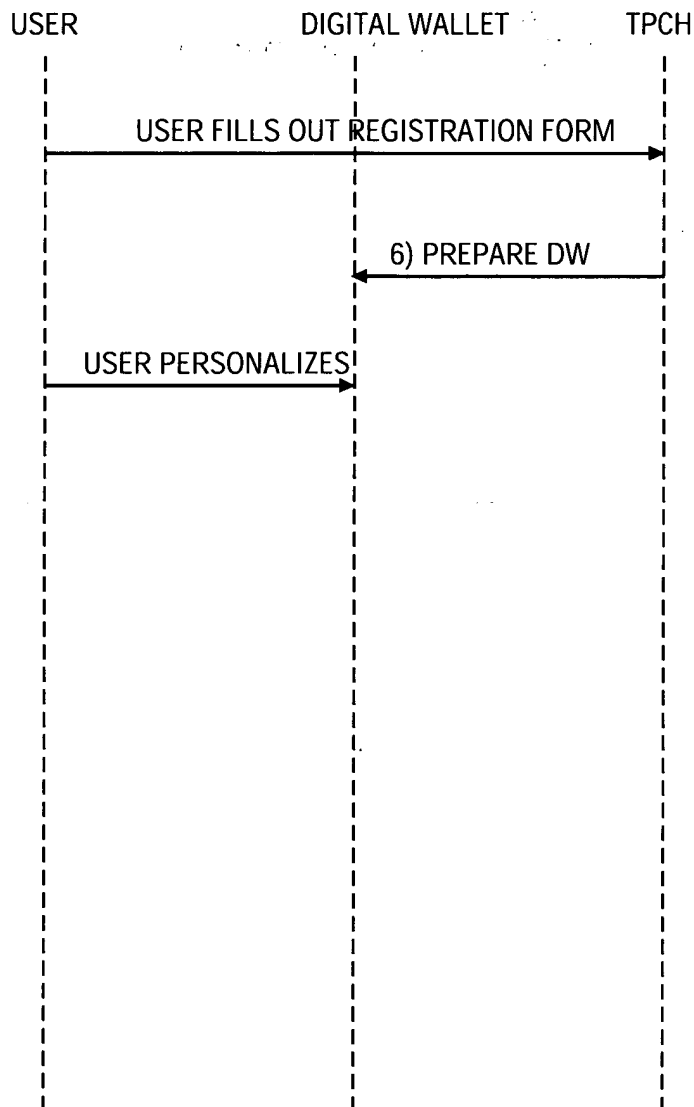
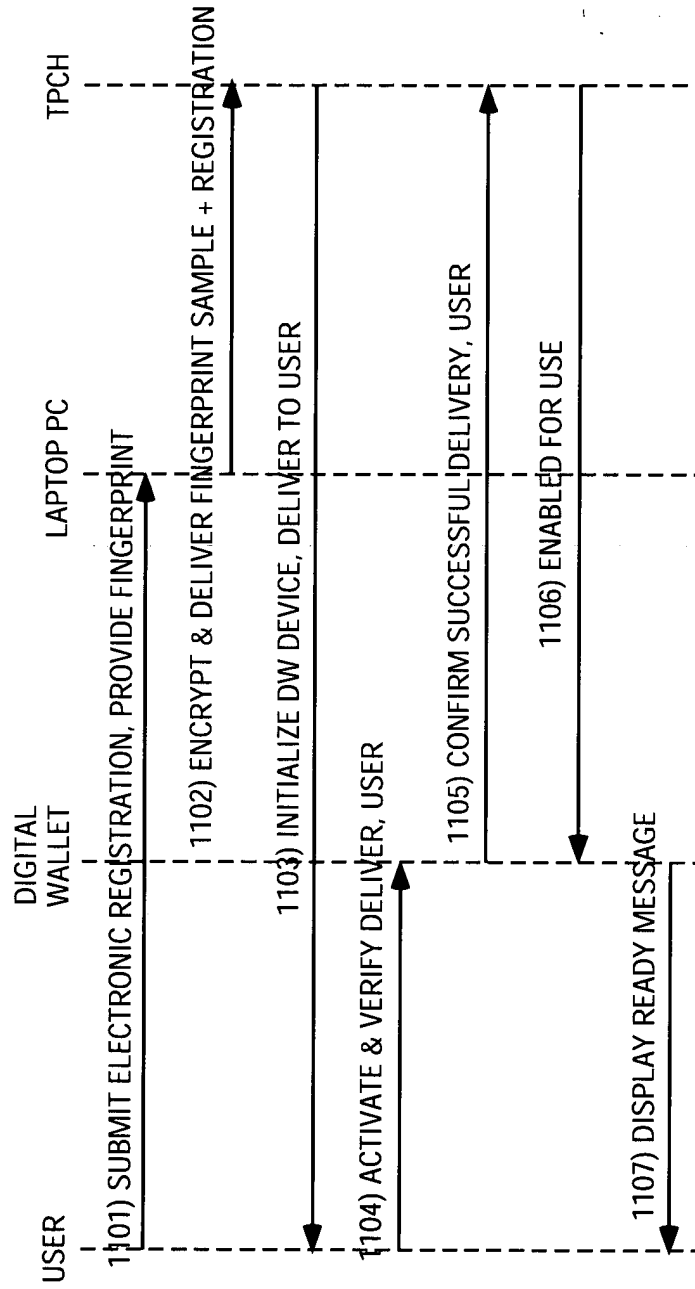


FIG. 9B



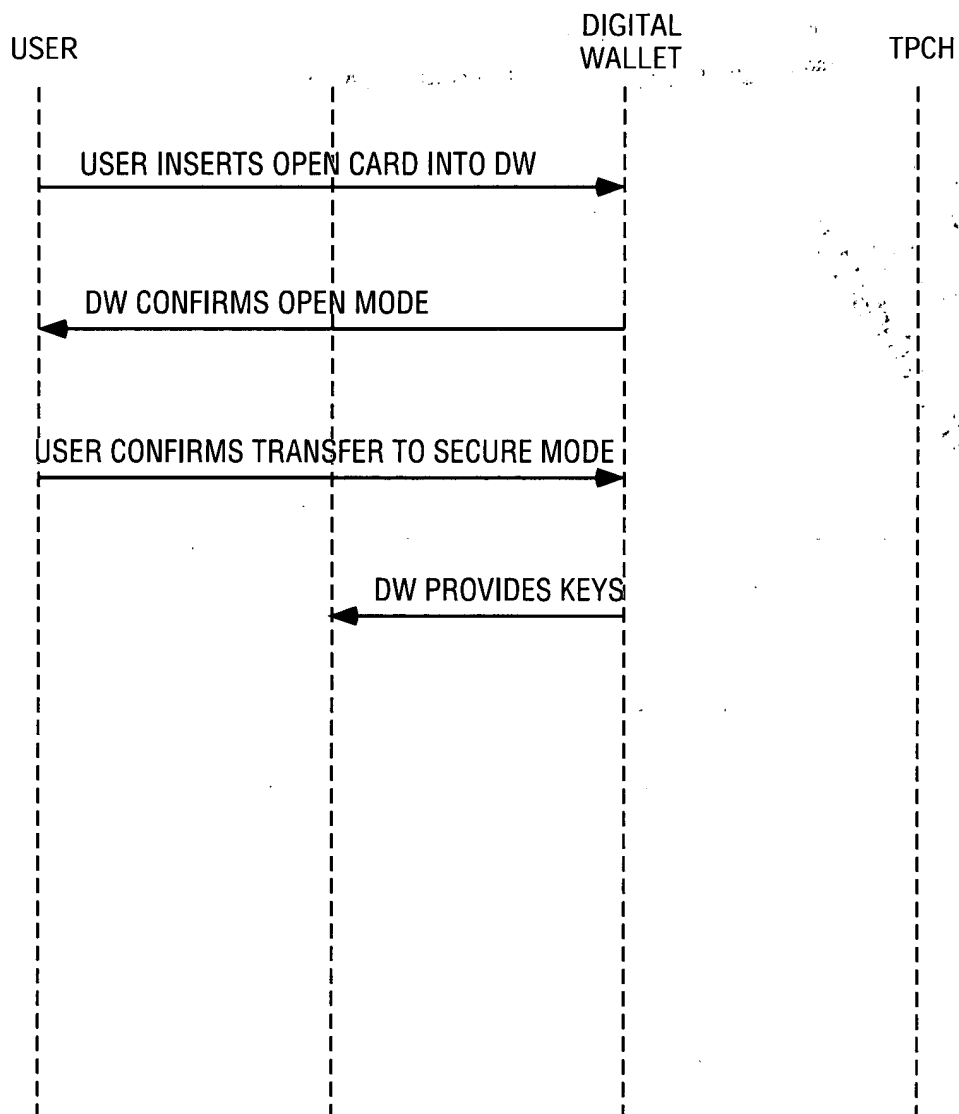
SETUP OF DIGITAL WALLET

FIG. 10



DIGITAL WALLET SETUP  
(ALTERNATE EMBODIMENT)

FIG. 11



CONVERSION OF CARD TO SECURE

FIG. 12

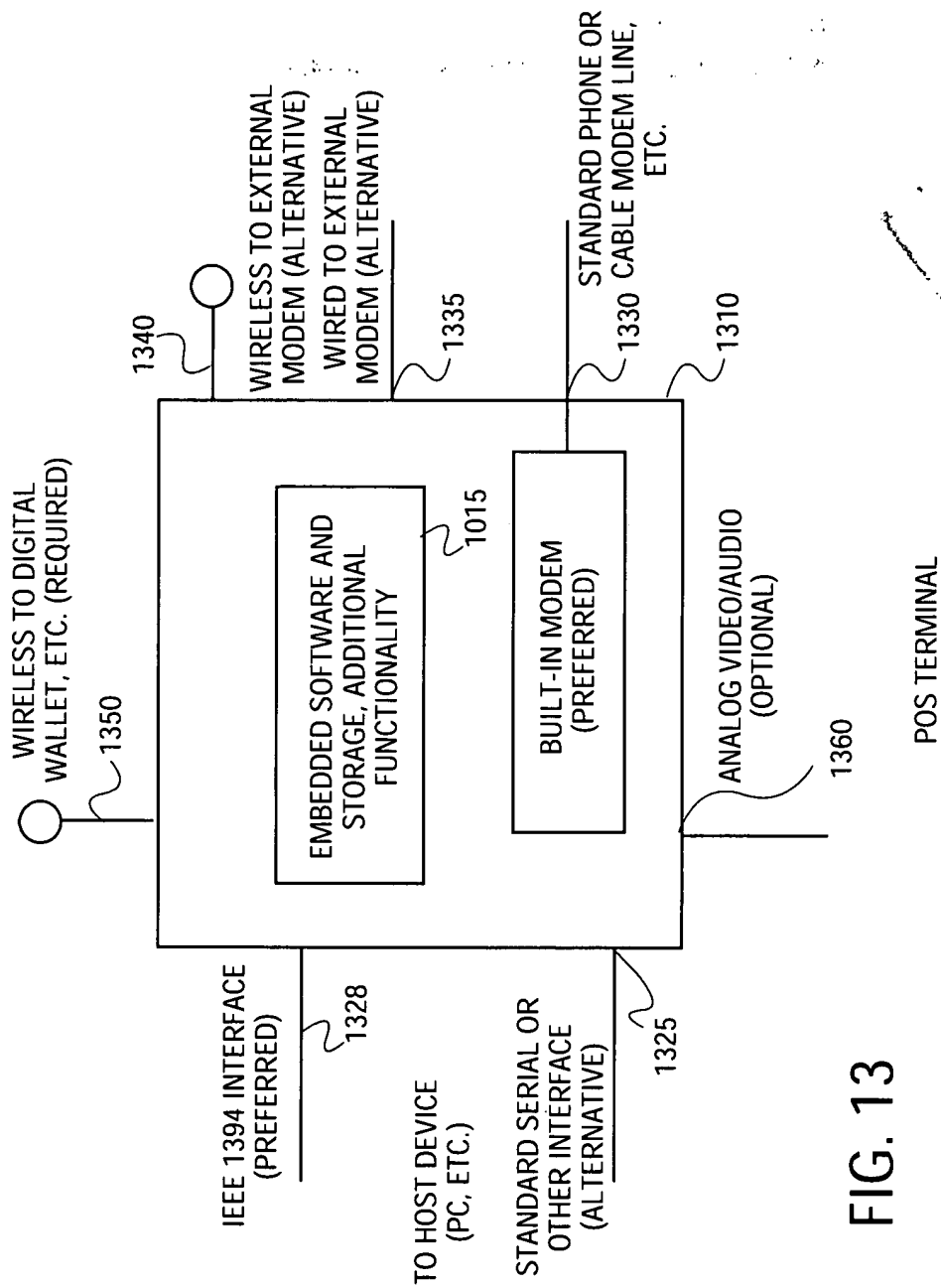


FIG. 13

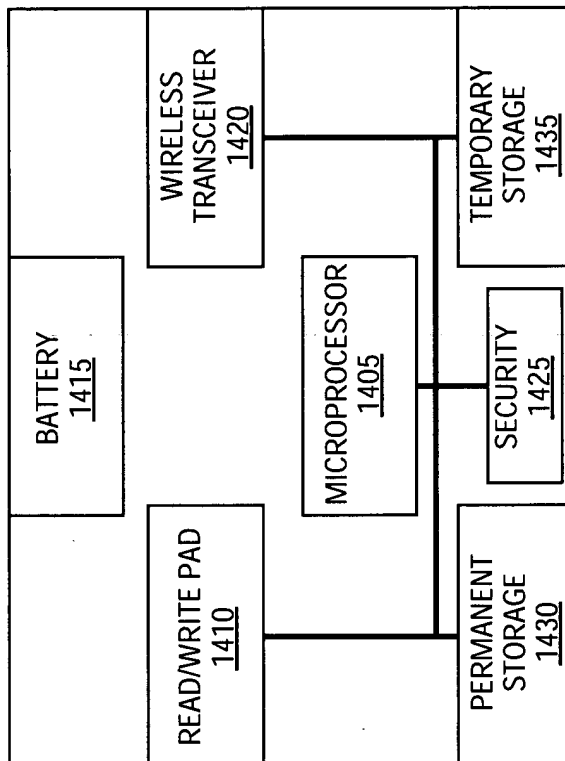


DIAGRAM OF THE MAJOR COMPONENTS OF THE  
PERSONAL POS, SHOWING THE DATA/ADDRESS  
BUS INTERCONNECT

FIG. 14



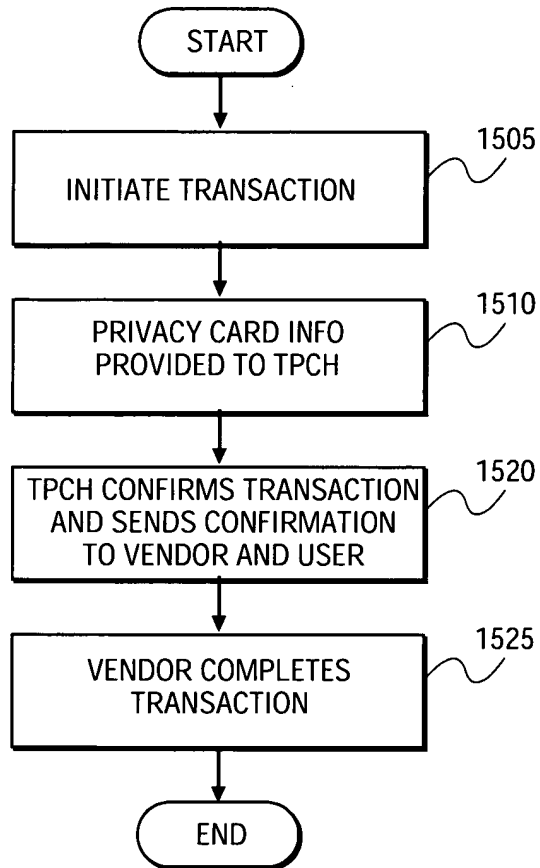


FIG. 15

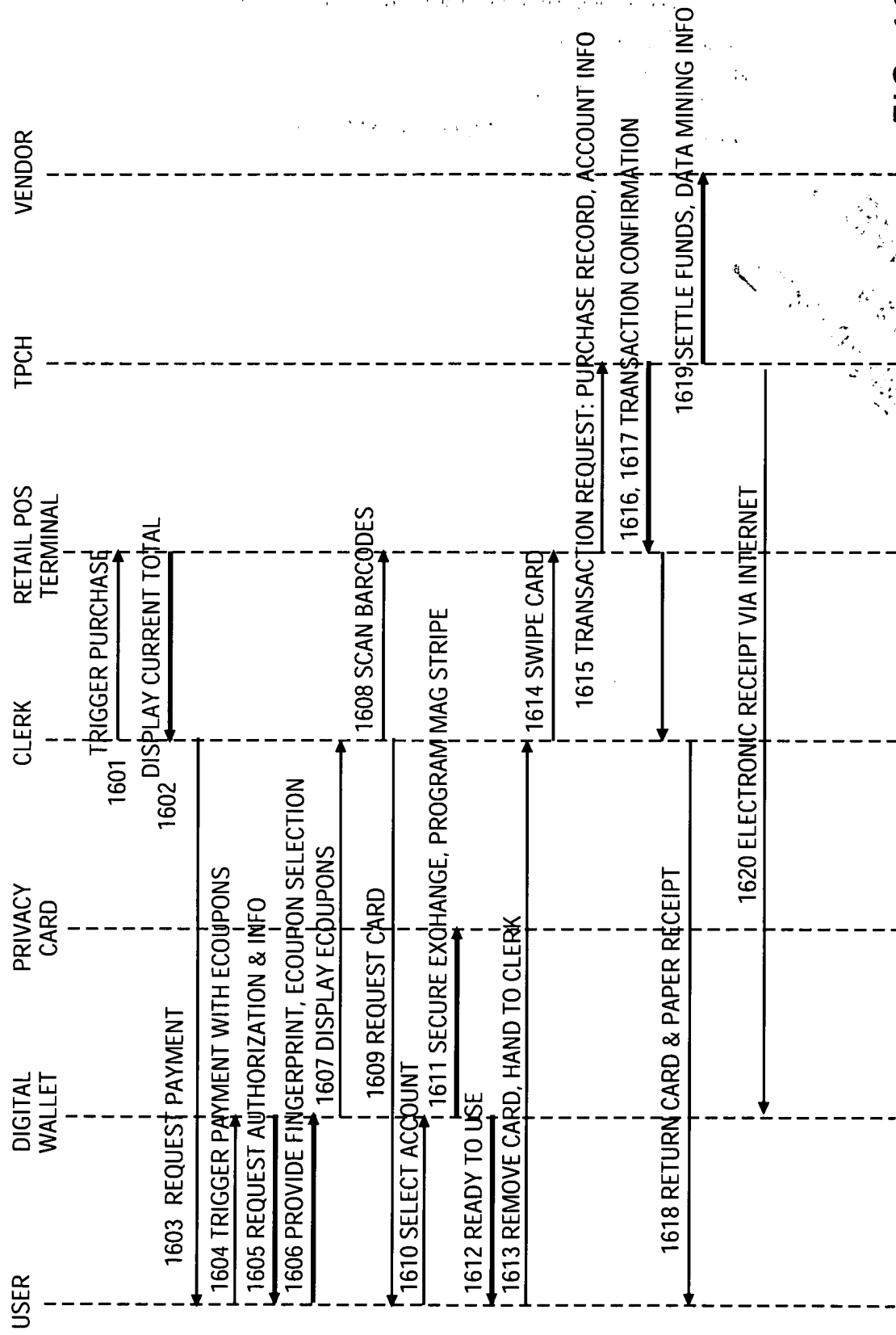


FIG. 16

RETAIL TRANSACTION

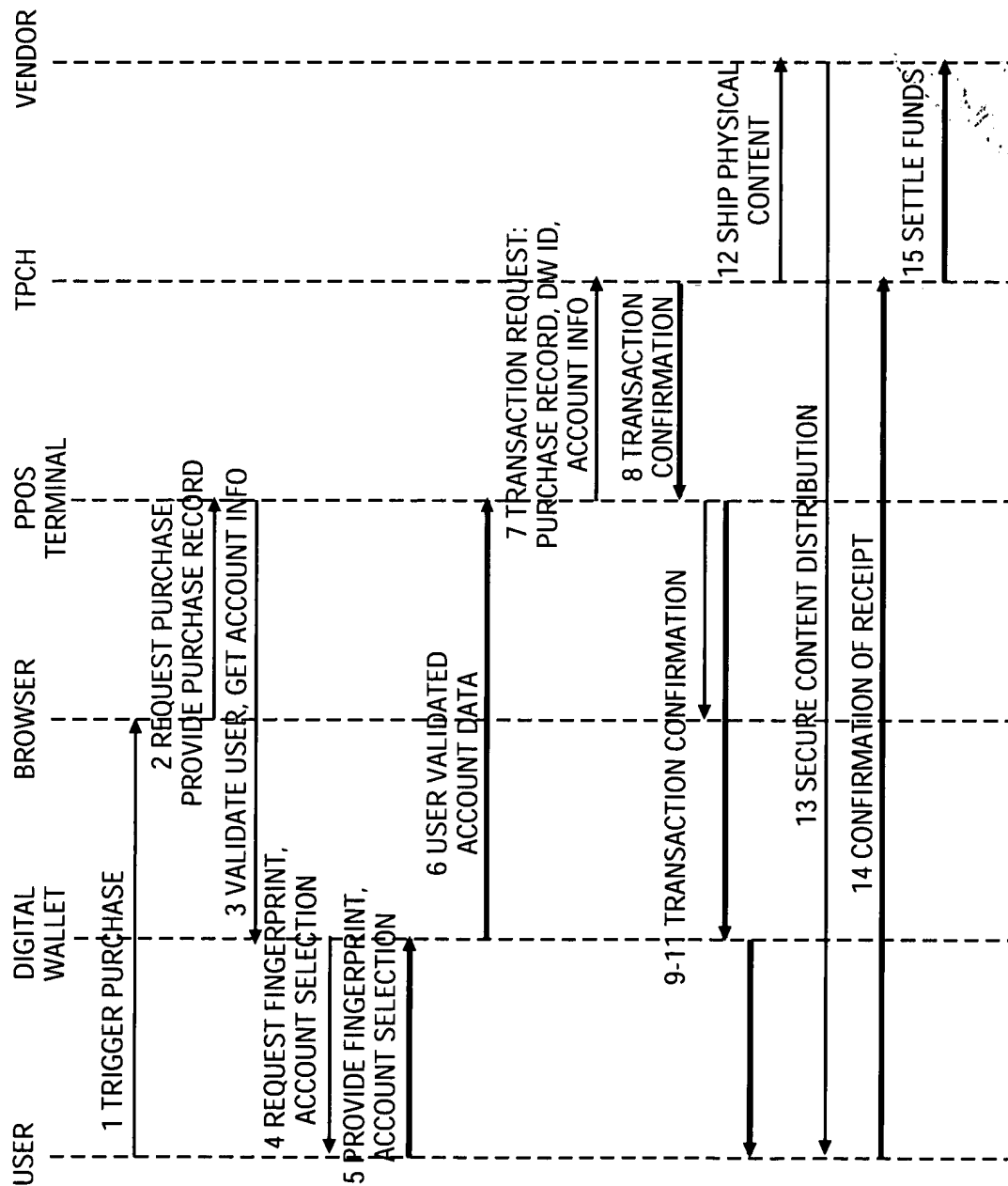


FIG. 17

WEB TRANSACTION

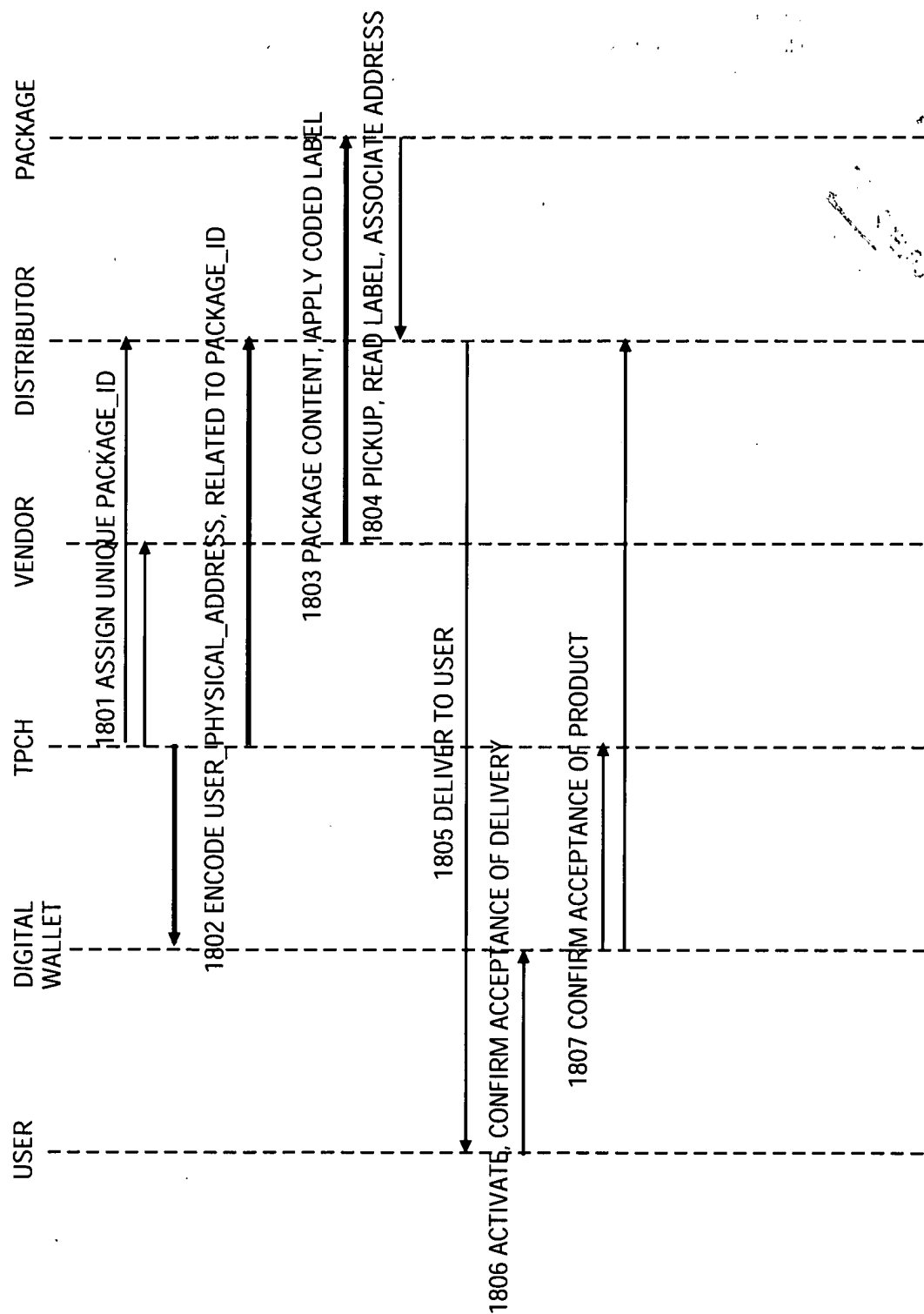


FIG. 18

DELIVERY OF PRODUCT

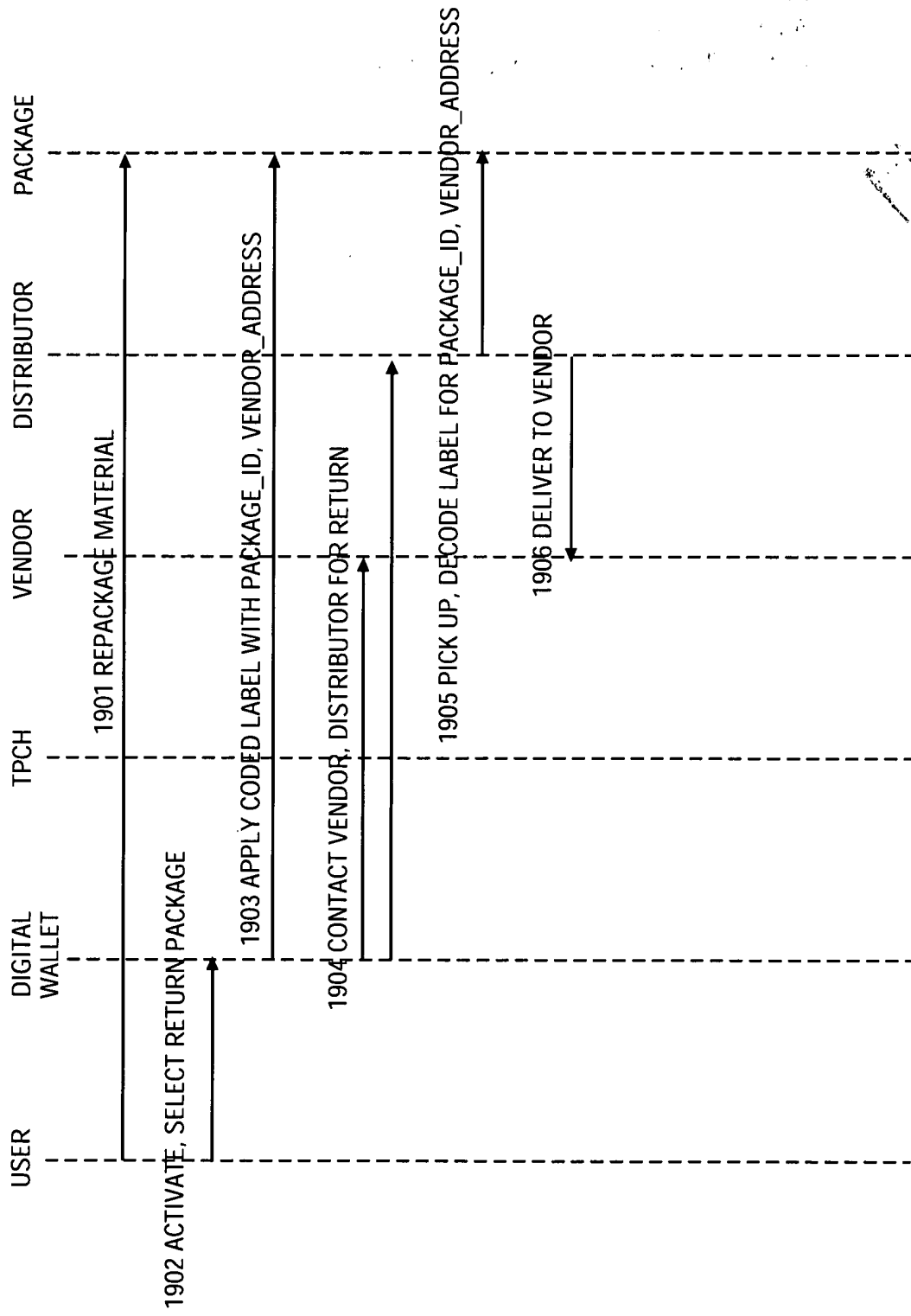


FIG. 19

RETURN OF PRODUCT

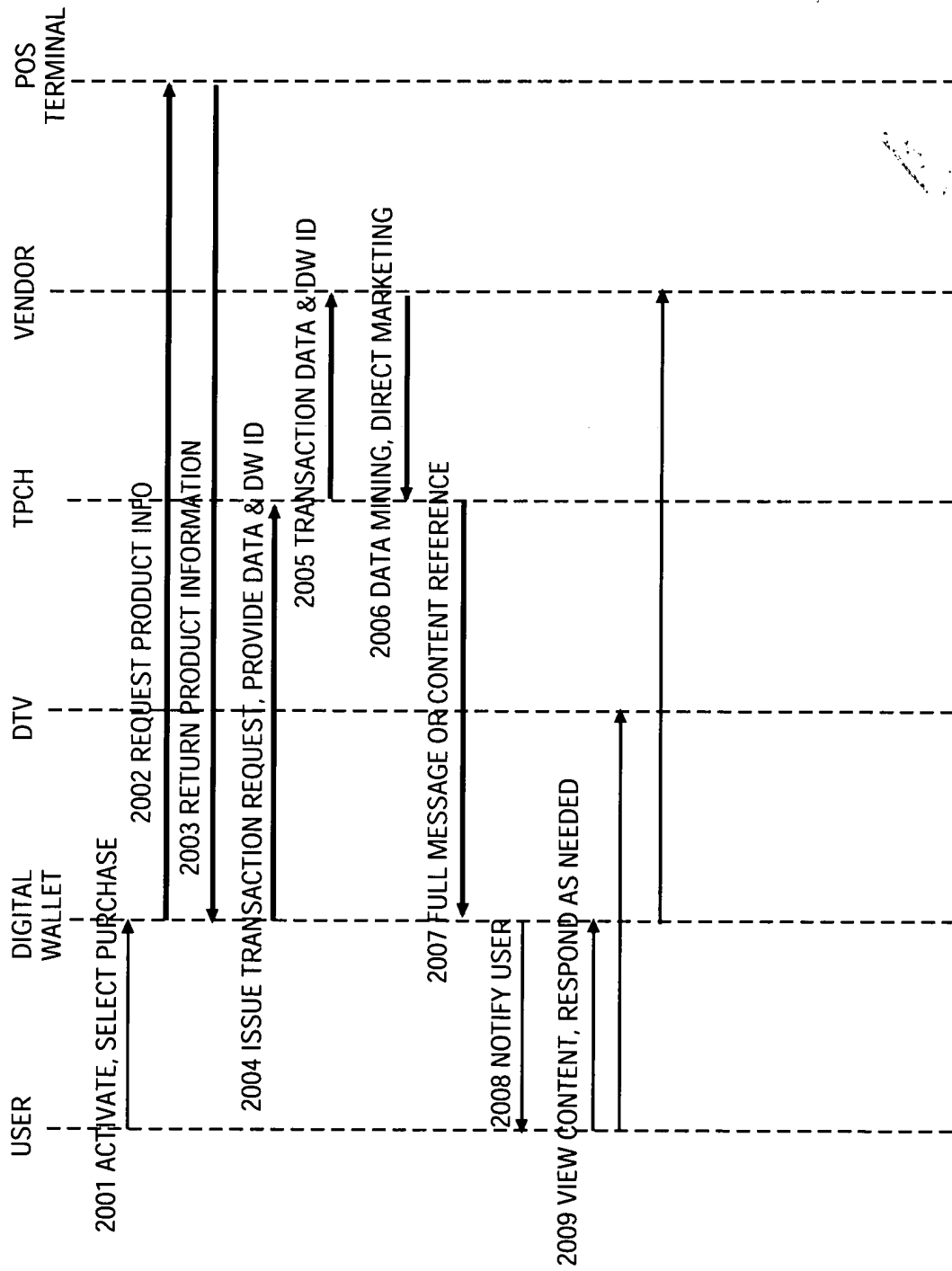
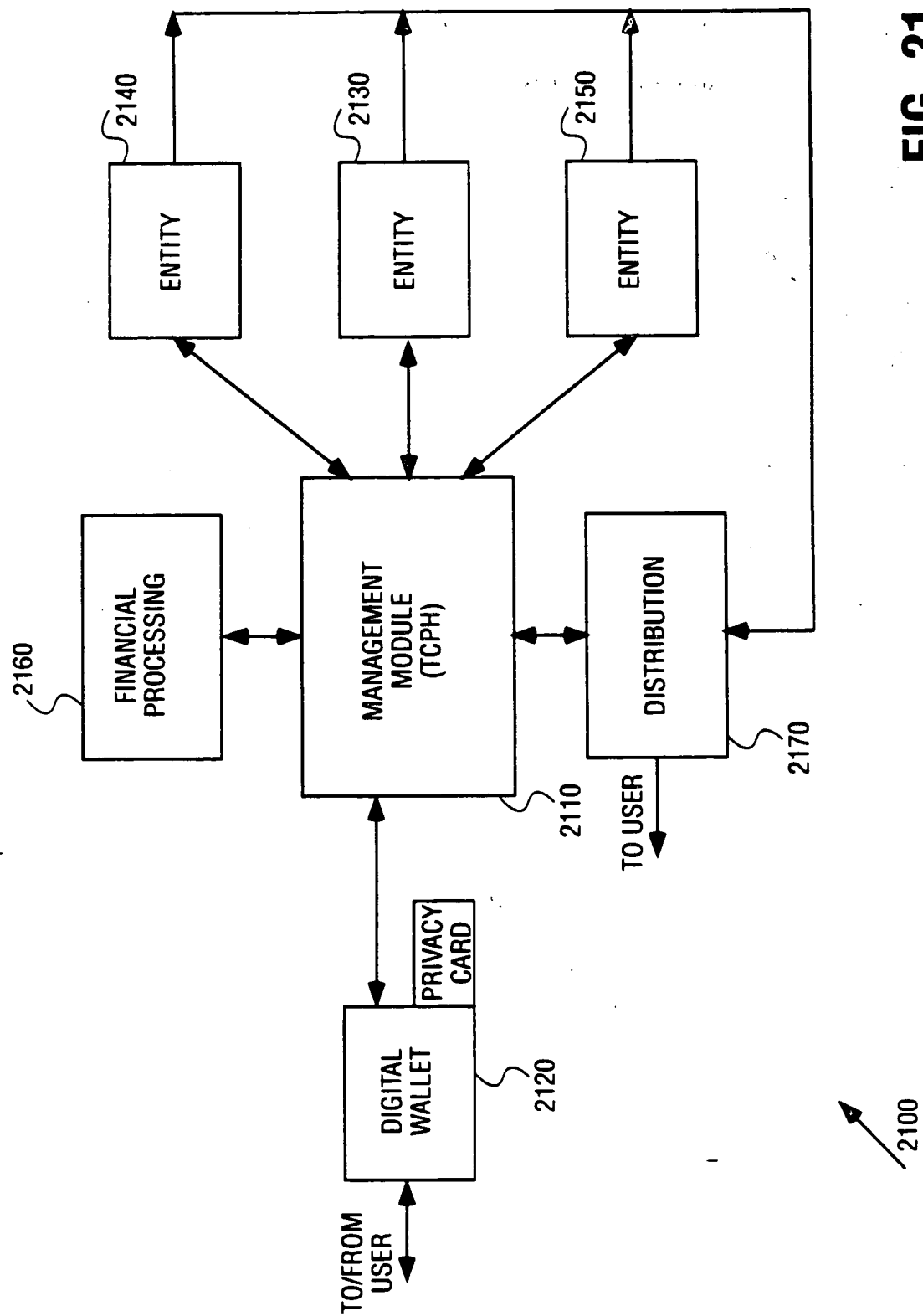
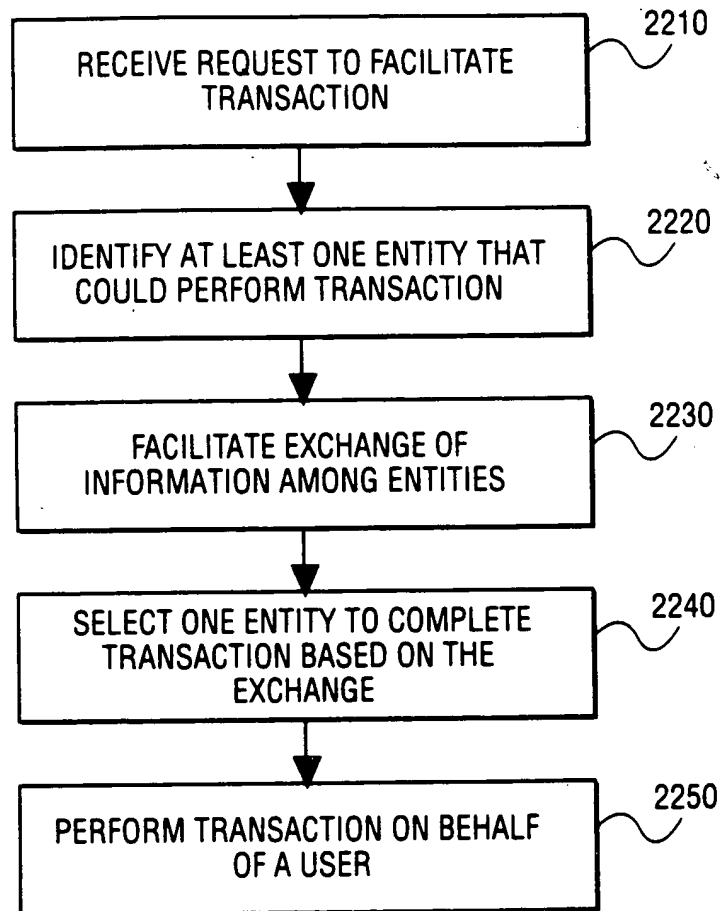


FIG. 20

DATA MINING

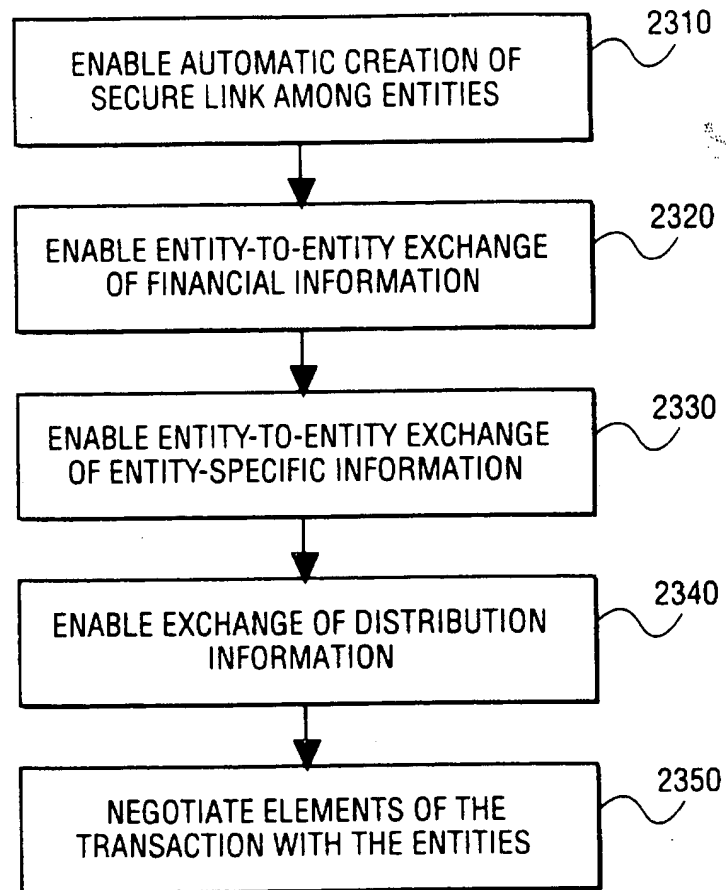


**FIG. 21**



**FIG. 22**





**FIG. 23**